

Table I.A.2.c(1997) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.7%	48.2%	29.6%	19.8%	10.5%	9.1%	40.6%	10.7%
Industry group **								
Agric., fish., forest.	48.1%	60.4%	33.3%	--	--	--	52.8%	--
Mining	54.8%	61.1%	71.4%	--	--	--	57.4%	--
Construction	42.1%	50.9%	29.0%	--	--	--	44.0%	--
Manufacturing	25.6%	44.2%	26.5%	--	--	--	32.9%	--
Transp., commu., util.	39.3%	49.2%	21.5%	--	--	--	38.3%	--
Wholesale trade	34.7%	56.0%	33.7%	--	--	--	45.7%	--
Retail Trade	16.9%	42.9%	28.1%	--	--	--	34.1%	--
Fin., ins., real est.	20.4%	44.0%	28.8%	--	--	--	40.0%	--
Services	33.1%	48.1%	30.2%	--	--	--	41.8%	--
Unknown	39.3%*	39.3%*	0.0%	--	--	--	39.3%*	--
Ownership								
For profit, incorporated	26.9%	48.1%	28.6%	--	--	--	39.0%	--
For profit, unincorporated	37.6%	45.1%	32.1%	--	--	--	42.6%	--
Nonprofit	34.7%	58.5%	35.3%	--	--	--	48.0%	--
Unknown	16.2%	47.7%	26.5%*	--	--	--	42.8%	--
Age of firm								
Less than 5 years	38.6%	45.2%	24.2%	--	--	--	40.2%	--
5-9 years	36.8%	45.4%	23.7%	--	--	--	38.6%	--
10-19 years	36.9%	47.9%	27.9%	--	--	--	40.7%	--
20 or more years	28.0%	54.6%	34.8%	--	--	--	43.6%	--
Unknown	10.9%	42.1%	33.9%	--	--	--	29.2%	--
Multi/single status								
2 or more locations	11.7%	34.5%	31.7%	--	--	--	25.3%	--
1 location only	40.4%	48.6%	29.3%	--	--	--	41.9%	--
Percent full-time employees								
Less than 25%	31.4%	51.3%	36.4%	--	--	--	45.9%	--
25-49 %	22.3%	49.3%	33.7%	--	--	--	41.3%	--
50-74 %	29.8%	48.1%	32.0%	--	--	--	42.0%	--
75% or more	29.0%	48.0%	28.5%	--	--	--	40.0%	--
Union presence								
No union employees	28.2%	47.9%	28.2%	--	--	--	40.0%	--
Has union employees	40.5%	65.9%	64.4%	--	--	--	62.7%	--
Unknown	25.0%	45.4%	24.1%*	--	--	--	38.2%	--
Percent low wage employees **								
50% or more low wage	24.5%	50.0%	33.7%	--	--	--	43.9%	--
Less than 50% low wage	32.7%	48.1%	29.4%	--	--	--	40.5%	--
Unknown	15.4%	47.4%	26.5%	--	--	--	38.0%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.c(1997) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.48%	1.23%	1.17%	1.41%	0.43%	0.68%	0.66%	0.52%
Industry group **								
Agric., fish., forest.	5.07%	7.68%	8.91%	--	--	--	5.39%	--
Mining	10.51%	15.82%	19.91%	--	--	--	12.23%	--
Construction	2.30%	2.67%	2.69%	--	--	--	2.63%	--
Manufacturing	2.43%	5.57%	3.14%	--	--	--	3.16%	--
Transp., commu., util.	2.01%	6.03%	4.33%	--	--	--	4.37%	--
Wholesale trade	1.87%	3.64%	4.58%	--	--	--	3.10%	--
Retail Trade	0.99%	2.60%	1.88%	--	--	--	1.77%	--
Fin., ins., real est.	1.07%	2.83%	4.57%	--	--	--	2.65%	--
Services	0.92%	1.72%	1.66%	--	--	--	1.22%	--
Unknown	12.85%*	12.85%*	0.00%	--	--	--	12.85%*	--
Ownership								
For profit, incorporated	0.43%	0.97%	1.36%	--	--	--	0.64%	--
For profit, unincorporated	1.54%	2.26%	2.12%	--	--	--	1.88%	--
Nonprofit	2.23%	3.17%	2.37%	--	--	--	2.85%	--
Unknown	2.47%	8.27%	8.66%*	--	--	--	7.76%	--
Age of firm								
Less than 5 years	1.13%	2.06%	2.86%	--	--	--	1.26%	--
5-9 years	1.91%	3.17%	2.22%	--	--	--	2.03%	--
10-19 years	1.27%	1.53%	2.09%	--	--	--	1.19%	--
20 or more years	0.87%	2.11%	2.39%	--	--	--	1.22%	--
Unknown	0.50%	8.91%	3.52%	--	--	--	3.57%	--
Multi/single status								
2 or more locations	0.29%	3.44%	2.44%	--	--	--	1.52%	--
1 location only	0.66%	1.19%	1.26%	--	--	--	0.64%	--
Percent full-time employees								
Less than 25%	2.70%	4.10%	6.94%	--	--	--	3.60%	--
25-49 %	1.60%	4.19%	4.63%	--	--	--	2.88%	--
50-74 %	1.24%	2.76%	2.68%	--	--	--	1.42%	--
75% or more	0.50%	1.22%	1.55%	--	--	--	0.68%	--
Union presence								
No union employees	0.63%	1.22%	1.20%	--	--	--	0.76%	--
Has union employees	2.33%	6.83%	5.64%	--	--	--	3.66%	--
Unknown	2.52%	4.43%	8.14%*	--	--	--	3.31%	--
Percent low wage employees **								
50% or more low wage	2.16%	4.25%	3.71%	--	--	--	3.01%	--
Less than 50% low wage	0.66%	1.33%	1.37%	--	--	--	0.76%	--
Unknown	0.69%	3.78%	5.86%	--	--	--	2.89%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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